

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JAMES JONES  
DEANNE JONES  
Debtor(s)

Case No. 18-21950GLT

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/12/2018.
- 2) The plan was confirmed on 08/01/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/16/2018, 06/13/2019, 07/07/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/19/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,250.00.
- 10) Amount of unsecured claims discharged without full payment: \$43,910.85.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$78,399.00
Less amount refunded to debtor	\$1,683.91

**NET RECEIPTS:** **\$76,715.09**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,600.09
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,550.09**

Attorney fees paid and disclosed by debtor: **\$300.00**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE ORTHOPEDIC AND REHAB	Unsecured	49.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES LLC - A	Unsecured	NA	28.00	28.00	1.47	0.00
AVANT INC	Unsecured	8,335.00	7,908.02	7,908.02	416.36	0.00
BRIDGECREST AUTO FINANCE	Priority	NA	NA	NA	17,990.80	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	395.78	395.78	20.84	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	3,216.00	3,216.74	3,216.74	169.36	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,949.00	1,949.73	1,949.73	102.65	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	233.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL SYSTEMS	Unsecured	50.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	760.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	528.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	532.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC. LP	Unsecured	1,063.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC. LP	Unsecured	298.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	58,051.00	80,079.09	0.00	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	18,960.67	0.00	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	1,052.00	1,084.61	1,084.61	57.10	0.00
NELNET	Unsecured	0.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	0.00	7,454.68	7,454.68	392.49	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	13,828.00	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,526.91	1,526.91	1,526.91	1,526.91	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	1,527.67	1,527.67	0.00	0.00
PHOENIX FINANCIAL SERVICE++	Unsecured	170.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	0.00	213.81	213.81	213.81	0.00
PNC BANK NA	Secured	53,697.00	48,686.81	0.00	33,167.75	0.00
QUANTUM3 GROUP LLC - AGENT GP	Unsecured	248.00	297.76	297.76	15.68	0.00
QUANTUM3 GROUP LLC AGENT - CF M	Unsecured	NA	605.00	605.00	31.85	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	388.20	388.20	20.44	0.00
SANTANDER CONSUMER USA D/B/A	Unsecured	0.00	4,557.25	4,657.25	245.20	0.00
SANTANDER CONSUMER USA D/B/A	Secured	16,132.25	11,575.00	11,475.00	11,475.00	1,656.06
SANTANDER CONSUMER USA**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	8,679.00	8,679.82	8,679.82	456.99	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TD AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	155.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	135.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	260.97	260.97	13.74	0.00
WEST PENN POWER*	Unsecured	3,618.00	3,618.29	3,618.29	190.50	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$33,167.75	\$0.00
Mortgage Arrearage	\$213.81	\$213.81	\$0.00
Debt Secured by Vehicle	\$11,475.00	\$11,475.00	\$1,656.06
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,688.81</b>	<b>\$44,856.56</b>	<b>\$1,656.06</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,526.91	\$19,517.71	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,526.91</b>	<b>\$19,517.71</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,072.52</b>	<b>\$2,134.67</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,550.09</u>	
Disbursements to Creditors	<u>\$68,165.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$76,715.09</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/19/2024

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.